JAN 1 1 2008

JAN 1 1 2008

IN THE ENITED STATES PATENT AND TRADEMARK OFFICE

Application of Mikhail Lotvin and Richard M Nemes

Appl. No.: 10/790,895

Filed: 03/02/2004

Title: Methods and Systems for Electronic Transactions

Group/Art Unit: 3625

Examiner: HAQ, NAEEM U

Mail Stop RCE COMMISSIONER FOR PATENTS P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT ACCOMPANYING REQUEST FOR CONTINUED

EXAMINATION (RCE)

This amendment is submitted simultaneously with a REQUEST FOR CONTINUED EXAMINATION (RCE) and in response to the office action dated 07/12/2007. A petition for extension of time (3 months) along with a required fee is filed herewith.

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 6.

No fee is due for the added claims, since the number of pending dependent and independent claims do not exceed the number of claims covered by the original payment.

- 1

Appl. No.: 10/790,895